

AMENDMENTS TO THE CLAIMS

The Listing of Claims will replace all prior versions, and listings, of claims in the application :

Listing of Claims:

1. (Withdrawn) A system for delivering financial services to a customer through a remote device, comprising:

a mini-app dialog component; and

a transaction executor component;

the mini-app dialog component for receiving a request for a function from the customer through the remote device, for collecting information from the customer through the remote device, and for instantiating the transaction executor component;

wherein the transaction executor component is for performing the function that was requested by the customer.

2. (Withdrawn) The system as set forth in claim 1, further comprising an interface between the mini-app dialog component and the remote device, the interface routing information from the customer and the request from the customer from the remote device to the mini-app dialog component.

3. (Withdrawn) The system as set forth in claim 1, further comprising a rule broker component for registering a rule authority for each question and for directing requests for an answer to the appropriate rule authority.

4. (Withdrawn) The system as set forth in claim 3, wherein the mini-app dialog component validates the customer information using the rule broker component.

5. (Withdrawn) The system as set forth in claim 1, further comprising a presentation manager component for mapping messages in a canonical representation into a format designated for the remote device.

6. (Withdrawn) The system as set forth in claim 5, wherein the presentation manager component is for converting the information from the customer into a tagged canonical representation and for supplying the tagged canonical representation to the mini-app dialog component.

7. (Withdrawn) The system as set forth in claim 1, further comprising a front door man component for adding security tokens to messages sent to the remote device and for verifying security tokens on messages received from the remote device.

8. (Withdrawn) The system as set forth in claim 1, further comprising a navigation shell component for notifying the customer of the available functions and for instantiating the mini-app dialog component based on the function requested.

9. (Withdrawn) The system as set forth in claim 1, further comprising a welcome mat component for outputting a welcome page to the remote device of the customer and for collecting customer identity and preference information.

10. (Withdrawn) The system as set forth in claim 9, wherein the welcome mat component instantiates a customer ID component for holding customer information and an issuer component for answering questions on the issuer business.

11. (Withdrawn) The system as set forth in claim 9, wherein the welcome mat component instantiates a profile transaction executor to authenticate the customer.

12. (Withdrawn) The system as set forth in claim 9, wherein the welcome mat component instantiates a navigation shell component, the navigation shell component

for notifying the customer of the available functions and for instantiating the mini-app dialog component based on the function requested.

13. (Withdrawn) The system as set forth in claim 1, further comprising a legacy app bridge component for converting data between a tagged canonical representation into a second data format, the second data format being used by a legacy application to perform at least part of the function requested.

14. (Withdrawn) The system as set forth in claim 1, further comprising a language man component for storing a repository of phrases, the mini-app dialog component querying the language man component for a named phrase and the language man component returning the named phrase to the mini-app dialog component according to a language and content specific for the customer and the remote device.

15. (Withdrawn) The system as set forth in claim 1, further comprising an external service provider component for communicating with an external service provider.

16. (Withdrawn) The system as set forth in claim 15, wherein the transaction executor component uses the external service provider in performing the function requested by the customer.

17. (Withdrawn) The system as set forth in claim 1, further comprising a peripheral device component which is called by the mini-app dialog component in response to the function requested by the customer and which is for interfacing with a peripheral device associated with the remote device to perform at least part of the function requested by the customer.

18. (Withdrawn) The system as set forth in claim 1, further comprising a session controller component for receiving an initial contact from the customer

through the remote device and for instantiating a session component for a session bubble associated with the customer.

19. (Withdrawn) The system as set forth in claim 18, wherein the session component instantiates a welcome mat component for sending a welcome page to the remote device.

20. (Withdrawn) The system as set forth in claim 18, further comprising a touch point interface component for interfacing with a plurality of customers for a plurality of sessions and for routing the information from each customer to the mini-app dialog component associated with the respective session bubble.

21. (Withdrawn) The system as set forth in claim 18, further comprising a back door man component for sending messages from a plurality of transaction executor components in a plurality of session bubbles to a single external service provider.

22. (Withdrawn) The system as set forth in claim 18, further comprising a back door man component for receiving messages from an external service provider and for routing each message to the transaction executor component associated with the session bubble for each message.

23. (Withdrawn) The system as set forth in claim 1, wherein the remote device is a personal computer.

24. (Withdrawn) The system as set forth in claim 1, wherein the remote device is a screen telephone.

25. (Withdrawn) The system as set forth in claim 1, wherein the remote device is an automated teller machine.

26. (Withdrawn) The system as set forth in claim 1, wherein the remote device is a personal data assistant.

27. (Withdrawn) The system as set forth in claim 1, wherein the remote device is a staff terminal used within a financial institution providing the financial services.

28. (Withdrawn) The system as set forth in claim 1, further comprising a second transaction executor component, the second transaction executor component for performing a second function.

29. (Withdrawn) The system as set forth in claim 1, further comprising a second mini-app dialog component for receiving a second request for a second function from the customer through the remote device, for collecting information from the customer through the remote device, and for instantiating a second transaction executor component for performing the second function.

30. (Withdrawn) A method for delivering financial services to a remote device, comprising the steps of:

receiving a request for a function at a mini-app dialog component from a remote device;

collecting information through the remote device with the mini-app dialog component;

instantiating a transaction executor component; and

performing the function that was requested through the remote device with the transaction executor component.

31. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request over the Internet.

32. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from the remote device through an Internet Service Provider (ISP).

33. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from an automated teller machine.

34. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from a personal computer.

35. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from a personal data assistant.

36. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from a screen phone.

37. (Withdrawn) The method as set forth in claim 31, wherein the step of receiving the request comprises a step of receiving the request from a staff terminal located within a financial institution delivering the financial services.

38. (Withdrawn) The method as set forth in claim 31, further comprising the steps of receiving an initial contact from the remote device at a session controller component and instantiating a session component for managing a session with the remote device.

39. (Withdrawn) The method as set forth in claim 31, further comprising a step of instantiating a welcome mat component for outputting a welcome page to the remote device prior to the step of receiving the request for the function.

40. (Withdrawn) The method as set forth in claim 40, further comprising the steps of collecting customer identification information and preference information with the welcome mat component.

41. (Withdrawn) The method as set forth in claim 40, further comprising a step of instantiating under the welcome mat component a profile transaction executor component, the profile transaction executor component for authenticating a customer.

42. (Withdrawn) The method as set forth in claim 40, further comprising a step of instantiating under the welcome mat component a customer ID component for holding customer information and an issuer component for answering questions on the issuer business.

43. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a navigation shell component for notifying a customer of the available functions and instantiating the mini-app dialog component in response to a selection of the function associated with the mini-app dialog component.

44. (Withdrawn) The method as set forth in claim 31, further comprising the steps of receiving from the remote device a second request for a second function at a second mini-app dialog component, collecting information from the remote device with the second mini-app dialog component, instantiating a second transaction executor component, and performing the second function that was requested through the remote device with the second transaction executor component.

45. (Withdrawn) The method as set forth in claim 31, wherein the function requested is executed by a legacy application and the method further comprises the steps of instantiating a legacy app bridge component for converting information from a canonical representation into a second data format, transferring the information in the second data format to the legacy application, receiving an output from the legacy application in the second data format, and converting the output to the canonical representation.

46. (Withdrawn) The method as set forth in claim 31, wherein the step of performing the function with the transaction executor component comprises a step of performing the function through an external service provider.

47. (Withdrawn) The method as set forth in claim 47, further comprising the steps of performing a plurality of functions for transaction executor components in different sessions through the external service provider and routing, with a back door man component, messages from the transaction executor component in the different sessions to the external service provider.

48. (Withdrawn) The method as set forth in claim 48, further comprising a step of routing each response message from the external service provider to its respective transaction executor component.

49. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a presentation manager component for mapping information in a canonical representation into a format designated for the remote device.

50. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a front door man component, providing security tokens on messages sent to the remote device with the front door man component, and verifying

with the front door man component the security tokens on messages received from the remote device.

51. (Withdrawn) The method as set forth in claim 31, further comprising the step of establishing a plurality of sessions with a plurality of remote devices and wherein the step of receiving the request from the remote device comprises a step of receiving the request from the remote device at a touch point interface component and routing the request from the touch point interface component to the mini-app dialog component associated with the session for the remote device.

52. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a rule broker component, registering rule authorities with the rule broker component, receiving a question at the rule broker, and directing the question to the respective rule authority.

53. (Withdrawn) The method as set forth in claim 53, further comprising a step of validating customer information with the rule broker component on behalf of the mini-app dialog component.

54. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a language man component, storing a repository of phrases in the language man component, receiving queries for a named phrase at the language man component, and returning the named phrase according to a language and content specific for the remote device.

55. (Withdrawn) The method as set forth in claim 31, further comprising the steps of instantiating a language man component, storing a repository of phrases in the language man component, receiving queries for a named phrase at the language man component, and returning the named phrase according to a language and content specific for a customer using the remote device.

56. (Withdrawn) The method as set forth in claim 31, wherein the step of performing the function comprises a step of calling a peripheral device component for interfacing with a peripheral device associated with the remote device to perform at least part of the function requested by the remote device.

57. (Withdrawn) A computer-readable medium storing software for use in delivering financial services to a remote device, the software for use in performing the steps of:

- receiving a request for a function at a mini-app dialog component from a remote device;

- collecting information through the remote device with the mini-app dialog component;

- instantiating a transaction executor component; and

- performing the function that was requested through the remote device with the transaction executor component.

58. (Currently Amended) A system tangibly embodied on at least one computer readable medium for delivering services from a host site to a remote device, comprising:

- a mini-app dialog component for receiving a request for a service function from the remote device; and

- a transaction executor component instantiated by the mini-app dialog component to perform the requested service function;

- wherein business rules are procured in reply to requests from the mini-app dialog component and the transaction executor component.

59. (Previously Presented) The system as set forth in claim 58, wherein the

service function is requested from a user at the remote device.

60. (Canceled)

61. (Canceled)

62. (Previously Presented) The system as set forth in claim 59, wherein the user includes a service provider external to the host site.

63. (Previously Presented) The system as set forth in claim 58, wherein the mini-app dialog component also collects information from the remote device.

64. (Previously Presented) The system as set forth in claim 63, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information.

65. (Previously Presented) The system as set forth in claim 63, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information.

66. (Previously Presented) The system as set forth in claim 64, wherein the information from the remote device is in a format designated for the remote device.

67. (Previously Presented) The system as set forth in claim 58, wherein the remote device comprises a computer.

68. (Previously Presented) The system as set forth in claim 58, wherein the remote device comprises a telephone.

69. (Previously Presented) The system as set forth in claim 58, wherein the remote device comprises a display device.

70. (Previously Presented) The system as set forth in claim 58, wherein the remote device comprises an automated teller machine.

71. (Previously Presented) The system as set forth in claim 58, wherein the remote device comprises a personal data assistant.

72. (Currently Amended) A method for delivering services from a host site to one or more users through one or more remote devices, comprising:

receiving a first request for a service function from a first user through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device;

converting the first request for a service function from the first format into a canonical format;

performing the first requested service function based on the canonical format of the first request for a service function; and

registering a rule authority for each request and for directing requests for a service function to the appropriate rule authority.

73. (Previously Presented) The method as set forth in claim 72, further

comprising:

outputting a welcome page to the first user through the first remote device; and
collecting the first user's identity and preference information.

74. (Previously Presented) The method as set forth in claim 72, further comprising:

generating a first response relating to the first performed service function;
formatting the first response in the first format designated for the first remote device; and
sending the first formatted response to the first user through the first remote device.

75. (Previously Presented) The method as set forth in claim 72, further comprising:

instantiating a mini-app dialog component.

76. (Previously Presented) The method as set forth in claim 72, wherein performing the first requested service function comprises:

collecting sufficient information from the first user; and
instantiating a transaction executor component to perform the first requested service function.

77. (Previously Presented) The method as set forth in claim 72, further comprising:

receiving a second request for a service function from a second user through a

second remote device, wherein the second request for a service function is in a second format designated for a second remote device;

converting the second request for a service function from the second format into the canonical format;

performing the second requested service function based on the canonical format of the second request for a service function.

78. (Previously Presented) The method as set forth in claim 72, further comprising:

receiving a second request for a service function from a second user through the first remote device;

performing the second requested service function.

79. (Previously Presented) The method as set forth in claim 72, wherein the remote device comprises a display device.

80. (Canceled)

81. (Canceled)

82. (Previously Presented) The method as set forth in claim 72, wherein the one or more users include a service provider external to the host site.

83. (Currently Amended) A system tangibly embodied on at least one computer readable medium for delivering services to a user through a remote device,

comprising:

a presentation manager for receiving a request for a service function from the user through the remote device and for converting the request into a canonical format; and

a transaction executor component for performing the requested service function based on the canonical format;

wherein business rules are procured in reply to requests from the transaction executor component.

84. (Previously Presented) The system as set forth in claim 83, further comprising a welcome mat for collecting user identity and preference information.

85. (Previously Presented) The system as set forth in claim 84, further comprising a navigation shell for informing the user of available service functions based on the collected user identity and preference information.

86. (Previously Presented) The system as set forth in claim 84, further comprising a mini-app dialog component for collecting information relating to the requested service function from the user through the remote device and for instantiating the transaction executor component.

87. (Previously Presented) The system as set forth in claim 86, further comprising a navigation shell instantiated by the welcome mat for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component.

88. (Previously Presented) The system as set forth in claim 84, further comprising a customer services set for providing a profile of the user based at least on the collected user identity.

89. (Previously Presented) The system as set forth in claim 88, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity.

90. (Previously Presented) The system as set forth in claim 88, wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship between the user and a host institution that provides the services to the user via the system.

91. (Previously Presented) The system as set forth in claim 88, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users.

92. (Previously Presented) The system as set forth in claim 88, wherein the customer services set comprises an acquirer component which contains information about an acquiring business for a session.

93. (Previously Presented) The system as set forth in claim 88, wherein the customer services set comprises an account component which contains information about one or more accounts of the user.

94. (Previously Presented) The system as set forth in claim 83, further comprising a session controller component for receiving an initial contact from the

user through the remote device and for instantiating a session component for a session bubble associated with the user.

95. (Previously Presented) The system as set forth in claim 94, wherein the transaction executor component is associated with the session bubble.

96. (Previously Presented) The system as set forth in claim 95, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

97. (Previously Presented) The system as set forth in claim 96, further comprising another transaction executor component associated with the another session bubble.

98. (Previously Presented) The system as set forth in claim 97, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session bubble and for instantiating the transaction executor component associated with the respective session bubble.

99. (Previously Presented) The system as set forth in claim 98, further comprising an interface component for interfacing with the users for the session bubbles and for routing the information from each user to the mini-app dialog component associated with the respective session bubble.

100. (Previously Presented) The system as set forth in claim 97, further

comprising a back door man component for coordinating messages between the transaction executor components in the session bubbles and a single external service provider.

101. (Previously Presented) The system as set forth in claim 94, wherein the session component instantiates a welcome mat component for collecting the user's identity and preference information.

102. (Previously Presented) The system as set forth in claim 94, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

103. (Previously Presented) The system as set forth in claim 102, further comprising a system services set for providing common services to the session bubbles.

104. (Previously Presented) The system as set forth in claim 83, wherein the remote device comprises a display device.

105. (Previously Presented) The system as set forth in claim 83, wherein the user includes a customer of a host institution that uses the system to deliver services.

106. (Previously Presented) The system as set forth in claim 83, wherein the user includes an employee of a host institution that uses the system to deliver services.

107. (Previously Presented) The system as set forth in claim 83, wherein the user includes a service provider external to the system.

108. (Currently Amended) A system tangibly embodied on at least one computer readable medium for delivering services from a host site to a remote device, comprising:

- a mini-app dialog component that receives a request for a service function from the remote device;

- a transaction executor component instantiated by the mini-app dialog component to perform the requested service function; and

- a rule broker component that selectively procures business rules from various sources in reply to rule queries from the mini-app dialog component and the transaction executor component.

109. (Previously Presented) The system of claim 108, wherein the business rules are grouped in geographic region specific sets.

110. (Previously Presented) A method for delivering services from a host site to one or more users through one or more remote devices, comprising:

- receiving a first request for a service function from a first user through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device;

- converting the first request for a service function from the first format into a canonical format; and

- performing the first requested service function based on the canonical format

of the first request for a service function;

wherein performing the first requested service function includes applying a rule broker component to selectively procure business rules grouped in geographic region specific sets from various sources in reply to rule queries.

111. (Currently Amended) A system tangibly embodied on at least one computer readable medium for delivering services to a user through a remote device, comprising:

a presentation manager that receives a request for a service function from the user through the remote device and for converting the request into a canonical format;

a transaction executor component that performs the requested service function based on the canonical format; and

a rule broker component that selectively procures and transmits business rules from various sources in reply to rule queries from the transaction executor component and the presentation manager component.